

UNITED STATES BANKRUPTCY COURT
District of Arizona

NOTICE TO DEBTOR(S)

CASE NAME: ROBERT F. ZEIDLER
CASE NUMBER/ADVERSARY NUMBER: 2:10-bk-17040-SSC

TO: ROBERT F. ZEIDLER

The Bankruptcy Court is unable to enter your discharge.

You have failed to file the required Certification of Completion of Instructional Course Concerning Personal Financial Management which certifies that you have completed an instructional course in personal financial management by a personal financial management instruction provider approved by the United States Trustee. A list of approved providers may be obtained at the clerk's office or from the court's web site listed below or from www.usdoj.gov/ust/.

The requirement that you complete an approved Personal Financial Management Course is completely separate from the Credit Counseling you received before you filed your bankruptcy. You must do both the Credit Counseling and also complete a Personal Financial Management Course to receive your discharge.

You have 30 days from the date of this notice to complete and file the attached Certificate. You must also attach a copy of the document you received from the course provider showing that you completed the course.

If you are submitting a certification that no personal financial management course is required because you are incapacitated or disabled as defined in 11 USC Section 109(h) or that you are on active military duty in a military combat zone, you need to attach documentation which supports your certification. Your certification and supporting documentation will be referred to the bankruptcy judge for a determination under Section 109(h).

If you do not file this Certificate within 30 days of the date of this notice, your case will be closed without a discharge being entered. Once the case is closed, if you seek to reopen the case to complete this requirement so that your discharge can be entered, please be advised that you will be required to pay a reopening fee of \$260.00 in a Chapter 7 case and \$235.00 in a Chapter 13 case.

Date: September 27, 2010

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:
Brian D. Karth

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:

Case No.: 2:10-bk-17040-SSC

ROBERT F. ZEIDLER
5702 E DUNCAN
MESA, AZ 85205
SSAN: xxx-xx-6247
EIN:

Chapter: 7

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

[Complete one of the following statements.]

☐ I/We, _____, the debtor(s) in the above-styled case hereby
(Printed Name(s) of Debtor and Joint Debtor, if any)
certify that on _____ I/we completed an instructional course in personal financial management
(Date)
provided by _____, an approved personal financial management
(Name of Provider)
instruction provider. If the provider furnished a document attesting to the completion of the personal financial
management instructional course, a copy of that document is attached. Certificate No.(if any)_____.

☐ I/We, _____, the debtor(s) in the above-styled case, hereby
(Printed Name(s) of Debtor and Joint Debtor, if any)
certify that no personal financial management course is required, because:

[Check the appropriate box]

☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h);

☐ I am/ We are on active military duty in a military combat zone; or

☐ I/We reside in a district in which the United States trustee (or the bankruptcy administrator, if any) has
determined that the approved instructional courses are not adequate at this time to serve the additional
individuals who would otherwise be required to complete such courses.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Address